

KML LAW GROUP, P.C.
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May 15, 2019

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Michael A. Cibik
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RE: **NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION**
MIDFIRST BANK vs. Betzaida Cartagena
Case No. 17-18128 ELF
Last 4 Digits of Loan No. 3410

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice. The amount in default is itemized as follows and set forth in the attached payment history;

- Regular mortgage payments for the months of April 1, 2019 to May 1, 2019 , in the amount of \$512.81 per month;
- Stipulation payment for April 30, 2019 in the amount of \$450.82;
- Less Debtor Suspense credit in the amount of \$62.37;

The total due is \$1,414.07 and must be received on or before May 30, 2019.

- The monthly payment for June is/will be due on the 1st day of the month and is not included in the figure listed above.

NOTICE TO BORROWER: Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

As set forth in the Stipulation, only **certified funds, money order, or a check from an attorney trust account will be accepted to cure the default.** We will not accept cash or personal checks. If you have proof that payments were made, fax that proof to our office at **215-627-7734**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay. Due to heightened security in our office complex, you **MUST** call our office at **215-627-1322** and schedule an appointment if you intend to pay the amount in person, please reference our file number 177839BK. Payment can and should be made to Creditor directly.

KML Law Group, P.C.
/s/ Kevin G. McDonald, Esquire
Kevin G. McDonald, Esquire
Attorney for Movant
KML Law Group, P.C.
BNY Mellon Independence Center

cc: Betzaida Cartagena

Betzaida Cartagena
4304 Comly Street
Philadelphia, PA 19135